

SENATOR L. JOHNSON: ...as a purchaser of that service.

SENATOR CARSTEN: That was my understanding, but in so doing I'm wondering what we are doing with the implication of the other. Thank you.

PRESIDENT: The Chair recognizes Senator Hefner.

SENATOR HEFNER: Mr. President and members of the body, I, too, am concerned about this bill and especially the amendments. I don't know exactly what the amendment to the committee amendment does. But I guess I would have a question of Senator Pappas. Senator Pappas, say if I wanted to put \$3,000 into a pre-arrangement for my funeral expenses, how much would actually go into that trust if we pass this bill and allow them to deduct 15 percent?

SENATOR PAPPAS: Senator Hefner, I think before...you talk about \$3,000 for prepaid burial needs for yourself, if that is who you are taking in consideration, I think a person of your stature, you'd be much better off to look at different programs and get something a little more worthy of yourself for your interment for later years. But to answer your question directly,...

SENATOR HEFNER: Then let's say \$2,000.

SENATOR PAPPAS: Okay. (Laughter.) Two-thousand dollars, all 2,000 can go into the trust. If you want the 2,000, whoever sells it to you, they can go...the seller determines that on how much goes in trust. If you want 100 percent you can work out a deal with him that all 100 percent goes into the trust. Eighty-five is the minimum. Like if you go to the seller and the seller says, we'll sell you this but we only want to sell you 85, you can say, no, we want 95 or we want 100 percent in there, and you can still put 100 percent in there.

SENATOR HEFNER: Okay, what happens to that 15 percent though, does that funeral director take that right off the top, or does the cemetery association take that right off the top?

SENATOR PAPPAS: If...they could if you agree upon the 85 percent. If you do not agree on the 85 percent, they cannot.